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(43) **Pub. Date: Jun. 24, 2004**(54) **CAPPED BILL SYSTEMS, METHODS AND PRODUCTS****Publication Classification**(51) **Int. Cl.<sup>7</sup>** ..... **G06F 17/60**(52) **U.S. Cl.** ..... **705/40**(76) **Inventors:** **Bernie Bilski**, Pittsburgh, PA (US);  
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**PITTSBURGH, PA 15222 (US)**(21) **Appl. No.:** **10/108,089**(22) **Filed:** **Mar. 27, 2002**(57) **ABSTRACT**

A method of providing one of a good or a service to at least one entity at one of a payment, rate, or price that is capped at a pre-determined amount. The method includes producing an offer for the entity, wherein the offer represents at least one of a capped maximum payment, a capped maximum rate, a capped maximum usage, a capped maximum consumption, or a capped maximum price amount. The method also includes providing the good or service to the entity at one of a payment, rate, or price that may fluctuate, wherein the payment, rate, or price cannot exceed the capped maximum payment, capped maximum rate, capped maximum usage, capped maximum consumption, or capped maximum price amount.

